

The Making Of A Housing Crunch

By Mary Lou Schram

■ If you bought a house (or flat or a condo) in San Francisco anytime before 1976, you are infinitely richer. If you didn't, you are infinitely poorer and may be forced out of the city. The housing crisis in one of its forms or other is the number one topic and the number one frustration in the city today, and will continue to be.

In all of the battles over rent increases and rent controls, over condominium conversions, over lack of housing for the elderly, and skyrocketing purchase prices, the definition of the crisis seems to be overlooked.

The crisis is a shortage of housing. There is not enough to buy, not enough to rent. Landlords couldn't raise rents if renters had a choice of where to go. Owners couldn't convert dark elderly flats to expensive condominiums if there weren't far more buyers than there are things to sell.

A City Planning Department study estimated that the city would need 15,000 to 20,000 new units of housing in the next few years, and they were not talking about a sufficiency that would bring the prices down.

Redevelopment Agency Director Wilbur Hamilton has said that to satisfy the total demand for housing in San Francisco "would require an enormous federal investment and perhaps put 25 percent of our total households in the subsidy category."

Last September, Mayor Dianne Feinstein called a one-day conference of the housing industry — builders, developers, lenders, architects, real estate people, the city agencies involved in housing, plus neighborhood groups — and asked for an analysis of the problems in supplying more housing, and suggestions of what the city could do to help.

Unfortunately, when the experts got together, the picture painted was much grimmer than the rest of us knew. Most of the material following came from the conference (it was titled "Strategies to Build") or the resource people who staffed it.

Los Angeles is also having problems in housing, but San Francisco's crisis is unique in



Photography: Fran Ortiz

one aspect. It has existed for more than ten years.

In reviewing 1968 for its publication of *Changes in San Francisco's Housing Inventory*, the City Planning Department announced in its foreword: "San Francisco is now in a severe housing crisis."

This statement was largely ignored. The Planning Department itself, a member of the Planning Commission, the Mayor, a Supervisor or a newspaper might have taken up the subject — explained it and its consequences, started a public debate on the subject, followed (hopefully) by some kind of official encouragement to build housing — but no one did. Instead, the market, citizen interest, and city policy went the other way, to intensify the problem.

Between 1960 and 1966, 3,000 new units per year were built. By contrast, in 1968, only 1,406 were built, while 628 were destroyed, leaving only 778 units added. The stock market was down and money was tight. By 1970, the city reached a new low and only 260 units were added.

Citizen interest was focused on the height limit, and after two years of campaigns by citizen groups and the encouragement of City Planning, the height limit of forty feet on residential areas was passed. In addition to limiting how many people the city could hold, the height limit jumped the amount that each apartment had to pay for in land cost.

To put this in dollars and cents: If the cost of the land under a building was \$30,000, it would now have to be split between two apartments, rather than six or twelve. A common translation between the total cost of a building and the rent of an apartment is one percent per month. When a unit of six had been splitting the land cost of \$30,000, each should

dered \$5,000, or paid \$50 a month to pay for the land. Now in only two units, each had to pay \$150 a month for that land before the cost of construction was figured in.

The cry of the time was that handsome old single and two-family dwellings were being replaced by impersonal apartment buildings without yards, that renters didn't care about a neighborhood, that more people meant too many cars on the streets.

Even after the height limit, some neighborhoods were not happy. In 1975, the Planning Department, yielding to pressure from the neighborhoods, instituted an area by area downzoning of most of the residential areas. For instance, if a lot which had been zoned for three units had a single-family house, the new zoning was given as a single family house. Vacant lots were also downzoned.

Since there are few vacant lots, this meant that almost no additional people could be absorbed in any of the residential areas. The neighborhoods had put a fence around themselves saying: Keep Out!

San Francisco seems to be relatively satisfied with these two actions. No one has spoken publicly against them in the years since. The attitude seemed to be that if no housing was built for them, no new people would come to the city. This, of course, was a fallacy. The other fallacy was to see it as a democratic process, since there was no one to speak for the people who needed to live in the unbuilt apartments.

At the Housing Conference, a prominent savings and loan executive said: "It's time to expose the fraud of environmental concern, which is really a way for the Haves to keep the Have-nots out."

At the same time as the downzoning, there was a sudden onslaught of new buyers. In

the early 1970s, the people who had been cooped up in Chinatown suddenly had mortgage money available and they used it first in the Richmond District, which was on a direct bus line from Chinatown. Prices which had been on a slow rise started to jump \$10,000 and \$15,000. People began to sell to take out their profits and buy a more expensive building. In fact, it got to be such a profitable game that investors from all over California and even the Far East jumped in. Each new inflated selling price of a multi-unit was based on charging higher rents.

A similar process has gone on from neighborhood to neighborhood, ending at the moment with the almost complete transformation of the Fillmore District in less than three years from a ghetto to a place where a largish pair of seventy-five-year-old flats sells for \$279,000.

Two elements in this spiral made it more binding. First, developers were losing interest in San Francisco in the early seventies. Construction costs were up and money was tight. To make things worse, easily buildable land was gone and the process of getting a building permit had become fraught with so many problems that many builders gave up on it.

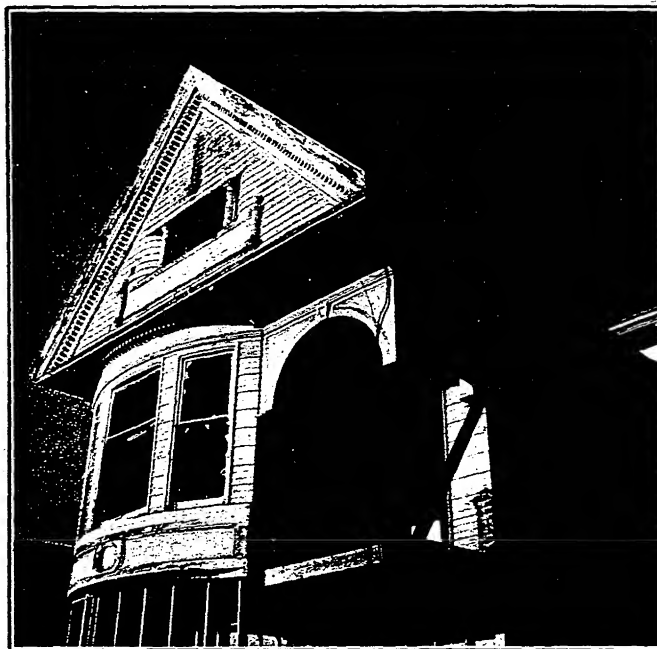
The easiest and cheapest way to build is in a series of buildings that are side by side and exactly alike. That way, each crew, starting with rough carpenters and running through plumbers, electricians, finish carpenters, all the way down to carpet and linoleum layers can move from job to identical job with no wasted time. This kind of land disappeared in the city in the early sixties.

The second choice for economy is the large apartment buildings of a hundred units or more. This was eliminated by the height limit, the lack of large enough parcels to do it under forty feet, and the opposition that has greeted almost all large scale building projects.

Omar Saleh, President of the Residential Builders Association of San Francisco, says that in the early sixties it took about one week to get a building permit for a single family home or pair of flats. The time now, even when there is no problem of variance of neighborhood opposition, can be six months. One man, who was having a house built for him, waited fourteen months for a permit and estimates that the delay while construction costs were zooming upward cost \$20,000. If a builder has purchased the land, he has to make payments and his investment should be showing a profit. His crew may be idle and his money not working. His loan commitment is only good for thirty days. Saleh estimates that delays in the permit process add 10 percent to the cost of a new building.

To make matters worse for the builder, starting with the furor over the Twin Towers on Russian Hill, neighborhood groups began to show up at the Planning Commission regularly, opposing any development in their neighborhood, even when that development met all requirements of the city and was of better quality than the neighborhood buildings.

Said one City Hall worker, "There is a constant politicking of Commission members. Even if the city only put a deadline on when the



"Despite the housing shortage, housing continued to be demolished at an incredible rate."

politicking had to stop, it would speed things up."

Prudential Insurance Company, one of the largest lenders to construction in the country, has not lent money on any residential project in San Francisco in five years. They are so pessimistic about the City Planning process that they will not even discuss a project until the permit is issued.

Between the shortage of easily buildable land and the delays to get permits, many developers turned their attention to Novato or the Peninsula in the early 1970s. Now that the demand and the selling prices are so high, some are interested again. But the small builder can be bankrupted by neighborhood opposition. Development in San Francisco has become a game for big companies who can afford to wait it out. And the buyer ends up paying for the delays.

Perhaps the most inexplicable factor during the first half of the seventies was that, in spite of the announcement of a severe housing shortage, housing continued to be demolished at an incredible rate.

Between 1960 and 1975, more than 8,400 housing units were destroyed, 4,330 of them after the announcement of the housing crisis, and more than half of them by public action, primarily in urban renewal. Many might not have been retrievable. Some were fire-damaged, or rat-infested. Some had to make room for larger buildings. But in light of the current cost of new construction, it seems possible that many might have been saved. Large plots of this urban renewal land still stand vacant.

Also, in 1974, the first year that City Planning kept figures on hotel rooms destroyed, they counted 937 rooms, and in 1975,

there were 1,215 rooms in sixteen buildings (five in Yerba Buena and three in the Western Addition). Since these were primarily residence hotels, this means an additional 2,000 dwelling units went on the minus side in only two years.

Many people have been lulled from a sense of crisis by the information that the population of the city has been going down. That's true. The population has decreased by 10 percent in the last nine years, but the number of households has been going up. While families have been leaving the city, single people or married people without children have been moving in, in vast numbers, upping the pressure. A single person has more income to devote to rent, and can live in less space than a family. When three working singles double up, they have at least one-third or maybe two-thirds more money for rent than the family.

City Planning recently issued a report in which they estimated that there was land for 30,000 more units of housing in the city.

Under criticism, they have now withdrawn this estimate, promising to come up with a more accurate one at some time in the future. One argument over this 30,000 figure claimed that some lots counted were too steep to build on. (One major developer claims that there is only room for 5,000 more.)

According to George Williams, Director of Programs at City Planning, the figure included lots which are now under a conditional use, such as gas stations which have only a temporary permit or commercial establishments in residential blocks. Their use permits

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Urbanology *continued*

might be renewed. On the other hand they might not, which makes their availability for housing very iffy. To buy an existing building and tear it down to build housing adds immensely to the cost of the land (instead of our previous \$30,000 figure, a builder might have to pay \$60,000 or \$100,000). Recently, marginal gas stations have been demolished to make room for flats. However, most gas companies have fifteen or twenty-five year leases on the land and the builder must buy up the lease, which again raises the price considerably.

Included in the 30,000 more units was some industrial land which is now zoned for housing. On the other hand, Williams claims that some industrial land which might eventually become residential was not counted. Whether the real figure is more or less than 30,000 is a mystery.

There are approximately 330,000 dwelling units in the city from the largest mansion to the smallest studio. Thirty thousand more would add less than ten percent, not enough to bring down prices.

If you can't go up in the air, and you can't put more people into downzoned neighborhoods, and there is relatively little unbuilt land left, what do you do?

Following is a cost analysis of a projected modest duplex in one of the less fashionable areas of the city. (Land costs in slightly more desirable areas go from \$60,000 up up up.) Each unit has 1,400 square feet, two bedrooms and two baths, kitchen, livingroom, dining area, fireplace, laundry and garage.

Land cost	\$ 40,000
Construction (at \$40 sq. ft.)	112,000*
Landscaping	7,000
Fees: Archt, Engr, Energy Rpt	2,200
Title report and survey	1,700
Construction loan points & service	8,500
Construction loan interest	10,500
Escrow costs	1,500
Real estate fee for selling	10,000
Total	\$193,400

*(\$45 is a more usual estimate for no frills construction

The building must sell for more than \$200,000 to give the builder any profit. (Most builders would not consider \$7,000 a reasonable profit on the risk plus six to twelve months of work.) If the buyer pays only \$200,000 for it, he should, by our rule of one percent per month, charge \$1,000 for each flat. Since \$1,000 for two bedrooms in an unfashionable district is, luckily, still too much to charge in the city, this building is not a good investment for someone who wants to rent out both flats.

Call the buyer instead, someone who wants to live in one of the flats. If he has \$50,000 to invest and takes a loan on the other \$150,000, at the current 14 percent interest rate, his payments will be \$1,779 a month not



including taxes and insurance. If he can get \$700 a month for one flat, he will be paying for himself \$1,079 plus \$166 for taxes and perhaps \$50 for insurance, or \$1,295 a month to live in a two-bedroom flat, and with no return on his \$50,000 investment except appreciation.

This is market rate housing. Some builders are wondering if they are building housing too expensive for anyone to buy. High construction costs also have the effect of making most of the new housing look alike.

The standard lot in San Francisco is twenty-five feet by 100 feet, not very large. Building codes here are the strictest and most extensive in the nation. Just satisfying the codes is all that a builder for profit can afford to do. (Someone building for himself who has a surplus of money or a larger than usual lot can add extras but at current costs, not many.)

For a duplex, the city demands side by side parking for two cars. This requires twenty feet; three walls at six inches each takes one and one-half feet, leaving three and one-half feet for a modest entryway. You may build to the lot line but no windows can be on the lot line. All rooms must have light and air, and small air shafts are out. Room size, wall thickness, ceiling height, width of hallways, size of bathrooms, are all mandated and in the small area there are not many combinations that work.

Aluminum windows are more lasting, interior wood trim is very expensive in both labor and materials, adding a third bedroom to a flat is difficult on the small lot and does not raise the selling price appreciably (which works against families), carpet and asphalt tile are the cheapest floor finish, shingles are popular and will help sell a house... and there you are, standing in 99 percent of the flats built in the last five years.

The codes have accrued over the years for reasons of safety and concepts of livability. There have been some suggestions of reducing them to allow for slightly cheaper construction.

The median income in San Francisco is \$20,688. By the banker's common rule of thumb, this would allow this family to buy a \$60,000 house. Since there are no \$60,000 homes, and probably no condominiums either anymore, these people are in the rental market. And yet, the income tax allowance for mortgage payments heavily penalizes renters.

It is estimated that an income of \$40,000 or more (plus a hefty down payment) is required to buy housing in the city. At current costs, the biggest percentage of San Francisco citizens cannot afford to buy housing unless they have made a substantial amount of money on another house.

Forcing such a large percentage of middle-income people into the rental market has added to its jump.

Current HUD (Housing and Urban Development) policy allow subsidizing housing for a family of four with an income of \$16,550 or under. A family of four with an income of \$10,344 is considered very low income and a percentage of HUD housing is saved for people in this category.

Much of the rental housing now going up is HUD financed and available to people in the under \$16,000 category. (This is called Section 8 Housing. Papers that enable you to receive a rent subsidy in HUD financed housing may be obtained through the City Housing Authority.) Under Section 8, the family pays one-fourth of its income toward the rent and the balance is made up by the government. A portion of Section 8 financing is also available for use in

other rentals.

There is now no possibility of new housing for families above the income of \$16,000, but unable to pay \$700 plus in rent.

You may have been driving along a freeway and have seen a large old warehouse or factory and thought, why not turn that building into housing instead of tearing it down. Three examples of just such projects were presented at the "Strategies to Build Conference."

The first was Wharf Plaza I and II, owned by the Pacific Union Development Company, which will transform two buildings (and add one) at the foot of Telegraph Hill. Once used as warehousing and storage and maintenance for cars, they will be turned into 233 units for families, elderly and handicapped.

This project received an unprecedented amount of assistance from the city and from HUD, both because it was a renovation and because of its housing purpose. Wharf Plaza was given both a street closing (revocable) and a height variance (to seven stories). They were also allowed a one-space-to-ten-apartments for parking rather than the one-to-one normally required. (The parking requirement is one of the hardest things for renovations since space is usually not available.) And they went through the City Planning process in one year in spite of the complications of their variances.

The land was a bargain, having been obtained from the Bank of America as part of the property for Telegraph Landing, but was surplus to that project.

In addition to this, HUD agreed to let the developers project their rents higher than the normal HUD rule (since these will be subsidized, HUD was committing more federal money), and also allowed them to exceed the normal loan limit. In addition to these leniencies, they were promised help by the Redevelopment Agency in financing and they were anticipating a 7 percent interest rate.

Rents are projected at \$490 a month for efficiency, at \$566 for a one-bedroom and \$669 for a two-bedroom.

In spite of all these assists, at the time of the conference, they had received a construction bid a million dollars over their estimate, and they had just been told they were going to have to pay an extra unbudgeted \$700,000 to stabilize the hillside above the project. Extensive renovations are complicated, and they often cost more than new construction.

On the other end of the scale was a warehouse conversion at 2901 Mariposa Street, a three-story concrete building. The upper two stories were developed into forty-five small studios (combined working and living space) for artisans. The owner did it construction work themselves. The city encouraged the project by excusing it from the parking code, as well as from certain earthquake and fire codes. The combination of free labor and by-passing of codes brought rentals down to \$40 a month for 360 square-feet of space. The project took four years to complete and there is a waiting list of people who would like to live there.

The third renovation was of the Alexan-



"There is now no possibility of new housing for families above the income of \$16,000, but unable to pay \$700 in rent."

der Hotel in the Tenderloin District in 1974. This was a 222 room transient hotel which was converted to 226 non-housekeeping (no kitchens) apartments for the elderly — 132 studios, and forty-seven one-bedroom at a cost of \$2,550,000 from HUD. (Because of the lack of kitchens, a voluntary modest-priced meal program is provided by a non-profit agency in a communal diningroom.) This project is on a forty-year contract with HUD to provide subsidized housing.

While all these projects had something in their favor (attractiveness, cheapness, and housing for the elderly), none were ideal (too expensive, bypassing fire codes, no kitchens) and tend to show that the cost of renovating and the limitations of old buildings make this a less than ideal solution to the housing crisis.

The Redevelopment Agency, which was responsible for much of the demolition mentioned earlier, still controls large tracts of land which are empty, and has housing planned for them.

In the Golden Gateway, fifty expensive townhouses are now being built and 100 more are planned. In Hunter's Point, there are 213 market rate and 400 subsidized units scheduled for completion in 1983. In the Western Addition, long a wasteland, there will be 925 more market rate homes. This includes 400 units in towers at Golden Gate and Van Ness Avenues scheduled for 1982 or 1983 and thirteen townhouses in a new Victorian Row near Fillmore Street. In Yerba Buena they have 259 units under construction, and 365 to go in 1982 or 1983, depending on how rapidly commercial development comes to the Convention Center area. Three hundred of these will be market rate.

The question might be asked: why 1982 or 1983 when the housing is so badly needed now, and when, with the land empty, a building can be completed in six months. Also, escalating construction costs will make the 1983 buildings much more expensive.

The Agency has now come up with a plan for 2,600 units near Pier 5, in what is beginning to be known as the Northeast Waterfront (south of the Ferry Building), due to be presented to the Board of Supervisors this month. This area is not now under Agency control but would be an extension of their domain.

At the "Strategies to Build Conference," a presentation was made of some potential development sites now in public ownership: three parcels of land which BART is selling, four parcels which belong to the city and which will be sold at auction at a time unstated, and eleven sites of schools which have been closed and which will be available under fifty to sixty year leases at an unspecified time. The three parcels of BART land allow only for a total of thirteen units, and the city land for sale will only accommodate seven units. What is important is the indication that there is abandoned or under-used land within the city, and the time has come to take a fresh look at it.

The school sites are more interesting in terms of size, but more complex to deal with, and it is not certain that this land will be used for housing. "Quasi-Public Institutions" and "Religious Groups" have first preference. The Board of Education has its own Surplus Space Advisory Committee which will be involved in every step of the development process, thus lengthening the time to completion considerably. The circular warns that there will be a six-to-twelve-month waiting period between the announcement of sites available and the

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Urbanology *continued*

time when an agreement can be reached. This time could double, especially if a neighborhood advisory council is involved. After this two or more years, the loans, the preparation of the site, and the actual building will take another year at least.

Every six months wasted in debate leaves people unhoused and pushes the cost of new housing up by at least as much inflation. During this time, bidding is pushing up the price of the housing now available.

In spite of these problems, several developers have expressed interest in the school sites, and are waiting for the process to begin.

Under the pressure of land shortage, some people have been looking with increased interest at the Northeast Waterfront-China-Basin—India Basin area. Defunct piers, seldom used railroad yards, abandoned or under-used industrial and warehousing occupy acres that could be put to better use.

The new plan presented by a citizens' advisory committee under the direction of City Planning, the Port Authority and the Redevelopment Agency, and unveiled in October includes a small boat harbor, a walkway, a tramway of historic streetcars, parking for East Bay commuters, and tourist attractions with what seems to be a minimal amount of housing.

At the Conference in September, City Housing Director Joan Byrne presented a development done in Vancouver called False Creek as a plan in which the emphasis was on housing.

Vancouver in the sixties was becoming an "executive city" with a growing shortage of affordable housing for office and other white collar workers. At the same time it had a failing harbor area similar to ours. The city took over this 500 acres as owner-developer, hired a development consultant who reported to the City Council, and turned it into a water-oriented planned community for housing, commercial and recreational. Phase I of False Creek was completed this year, providing 858 residential units on fifty-two acres. An additional 660 residential units will be finished in 1980. The project also includes a school for 350 children, and a twenty-five acre park and neighborhood playfield.

Some of their innovative ideas were a population mix of 50 percent families and 50 percent singles, a grouping of the buildings so that streets occupied a minimum of space (automobiles are kept to an outside fringe of the area), the providing of neighborhood commercial, and the breaking of their own codes for density.

Ms. Byrne was strong in her praise of the handsomeness and livability of False Creek, and the idea of living near the water and a marina is very appealing. But this elaborate plan was many years in the works.



*"One-fourth
of the space
in the city
has gone into
open-space."*

Under Dianne Feinstein, the Mayor's Office of Community Development has entered the field of housing. As a result of the Mayor's Conference, a Housing Policy Group has been formed. This includes the heads of all seven city agencies involved in housing—City Planning, the Housing Authority, Redevelopment, Building Inspection, Human Rights, City Real Estate, and the Mayor's Office, plus a representative from the Board of Supervisors, and six citizens, some of them from the housing industry.

San Francisco in the 1970s became a city of pressure groups. The rise of neighborhood organizations has been phenomenal, and the effect has often been to prevent any building at all.

To replace neighborhood opposition with neighborhood support, HUD has given the Community Development Office \$27 million in Block Grant funds to be used to develop housing under the sponsorship of neighborhood organizations.

As an example of how this works, say that the Outer Vista Improvement Association forms itself as a community-based non-profit corporation, acquires a piece of land and acts as developer. Money is allotted for them to hire the experts they need. Their construction loan will come from HUD and the building will be under contract to HUD to furnish subsidized housing. Several of the groups are already in action.

Laurie Share, Housing Specialist in the Community Development Office, who has been instrumental in the formation of the Housing Policy Group and the neighborhood corporations, is pleased with the progress thus far but admits that the flaw in this is the cost. "Giving people what they want is pushing the price up."

The State Legislature has been bombarded this past year with bills based on housing problems. Just passed is a housing bill which will for the first time provide state money for construction loans for rental housing. One hundred million dollars will be avail-

able—two-thirds for low and moderate (top of moderate income for the city is currently \$25,800) income housing, and one-third for market rate. This bill also makes available loans for home improvements in code compliance neighborhoods for below moderate income owners.

There is an experimental section to this bill which might indicate a wave of the future. Tenants who are going to be displaced by condominium conversion will be helped to buy their apartments. The State will put up half the down payment and pay half of the mortgage payments, and will take 49 percent of the equity, this equity to be paid off when the apartment is sold. (There is now a bill before Congress, the Ullman Bill, which is seeking to eliminate abuses of public money used by middle and upper income individuals. It may prohibit government help for moderate income housing.)

The demand for Open Space has far exceeded in intensity the demand for housing for many years now. In open space, San Francisco must be unique in the country.

Golden Gate Park, which far surpasses Central Park in New York in its attractiveness and the extent to which it is used, is 1,017 acres including the Panhandle, and is critical to the thousands of people who use it every weekend.

The San Francisco Recreation and Park owns another 2,550 acres within the city. McLaren Park is 317 acres, Lake Merced is 700 acres, Lincoln Park is 193 acres, and so on.

The Presidio, full of trees and lightly occupied by the U.S. Army, is 1,741 acres. And the Golden Gate National Recreation Area land amounts to 2,396 acres.

Between Recreation and Park, the Presidio and the GGNRA there are 7,700 acres of parkland in this waterlocked peninsula. San Francisco is forty-five square miles or 28,800 acres. In other words, one-fourth of the space in the city has gone into open-space, not even including the private golf courses and private parks. This remarkable ratio should end any worries about density.

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Urbanology continued

"Almost one-third of San Francisco housing is in single family homes."

San Francisco lies at the hub of a metropolitan area of four million people, the fifth largest market in the country. In spite of the fact that people drive from forty and fifty miles away to work in the city, almost one-third of the city's housing is in single family homes, and there are such homes within a block or two of the businesses these people drive to.

Under these circumstances alone the skyrocketing costs seem inevitable.

In spite of a housing crisis announced more than a decade ago, all public policy and all public outcry has been aimed at reducing the number of people who could live in the city on any reasonable basis. At the same time that we were setting a height limit, down-zoning, tearing down housing at a fearsome rate, pushing more and more land into open space, we were also setting barriers to any kind of building. While one-third of the residents of the city prospered under this impact, the rest are suffering.

Members of the housing industry and the public who attended the September conference came up with the following suggestions for new directions that might be taken to help the housing situation. Some were modest, some more radical.

Recommendations on costs:

- That housing be mixed with commercial development. (Commercial space rents for a higher price and therefore could take a bigger share of the building costs. There is also vacant commercial space near the downtown area which might be used for housing, but current codes don't permit this.)
- That the city operate a land bank. (Since the cost of land helps push the prices out of reach, if the city held the land and did not charge for it, or charged only a nominal interest rate, the price would be less.)
- That tax increases on rehabs be deferred or stopped.

On space shortage:

- Use air space over parking.
- Build residential on the piers.
- Demolish under-utilized buildings.
- Build live-aboard marinas.
- Exert more flexibility in density restrictions.
- Clear identification on lands south of Market.
- Initiate bonus system for housing in commercial buildings.
- Support and clear standards for live/work space.

Recommendations on regulations, codes, time delays:

- "That the city have a housing policy and an undiluted commitment to new housing from the Mayor, the Board of Supervisors and the City Planning Department." ("All current policy and attitude is anti-building and needs to be pro-building.")

- That the city return to the simpler Uniform Building code.
- That earthquake and parking requirements be eased and satellite parking encouraged.

- That there be clear requirements, no hearings, and no appeals from the permit process.

- That the neighborhood create their criteria in advance rather than fighting each new project as it comes.

- That neighborhoods participate in the sponsorship of housing rather than the prevention.

- That the city evaluate and plan for in advance such changes as the recent influx of Southeast Asian families into the Tenderloin District. □